

**United States District Court**  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION

ERIKA B. HOUSLEY

V.

PNC MORTGAGE, A DIVISION OF PNC  
BANK, N.A., SUCCESSOR BY MERGER  
TO NATIONAL CITY BANK

§  
§  
§  
§  
§  
§

CASE NO. 4:15-CV-393  
(Judge Mazzant/Judge Nowak)

**MEMORANDUM ADOPTING REPORT AND  
RECOMMENDATION OF UNITED STATES MAGISTRATE JUDGE**

Came on for consideration the report of the United States Magistrate Judge in this action, this matter having been heretofore referred to the Magistrate Judge pursuant to 28 U.S.C. § 636. On October 15, 2015, the report of the Magistrate Judge was entered (Dkt. #15) containing proposed findings of fact and recommendations that Defendant's Motion to Dismiss (Dkt. #3) be granted.

Having received the report of the Magistrate Judge, and no objections thereto having been timely filed, this Court is of the opinion that the findings and conclusions of the Magistrate Judge are correct and adopts the Magistrate Judge's report as the findings and conclusions of the Court.

It is, therefore, **ORDERED** that Defendant's Motion to Dismiss (Dkt. #3) is **GRANTED** and Plaintiff's claims are **DISMISSED** with prejudice.

All relief not previously granted is **DENIED**. The Clerk is directed to **CLOSE** this civil action.

**IT IS SO ORDERED.**

**SIGNED this 17th day of November, 2015.**

  
AMOS L. MAZZANT  
UNITED STATES DISTRICT JUDGE